

stored in the general ledger database. Amended claim 1 further specifies that the first and second overlay data sets contain the overlay adjustment data related to transaction data in the general ledger database at first and second points in time.

The Applicant respectfully submits that the amendments to claim 1 clarify the relationships among the various terms used and thus that these amendments render moot the rejections under 35 USC § 112, second paragraph. The Applicant thus respectfully requests withdrawal of the rejection under 35 USC § 112 and submits that pending claims 1-4, 6, 7, and 15-22 are in condition for allowance.

Submitted herewith is a document (entitled Exhibit A - Listing of All Claims and Amendments (03-24-2005)) containing a listing of the claims as currently presented. The attached Listing contains the text of each pending claim, along with any amendments made hereby (illustrated using strikethrough and underlining) and the status of each pending claim.

Given the foregoing, the Applicant respectfully submits that currently pending claims 1-4, 6, 7, and 15-22 are in condition for allowance, and such allowance is respectfully requested. If there is any matter which could be expedited by consultation with the Applicant's attorney, such would be welcome. The Applicant's attorney can normally be reached at the telephone number below.

Signed at Bellingham, County of Whatcom, State of Washington this 24th day of March, 2005.

Respectfully submitted,

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CERTIFICATE OF MAILING
37 C.F.R. §1.8

I hereby certify that this paper (along with any paper referred to as being attached or enclosed) is being deposited with the United States Postal Service as first class mail in an envelope addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on the date shown below.

Signature: Susie Hubka
Print Name: Susie Hubka
Date: March 24, 2005